



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [EB ACQUISITION COMPANY, LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [19,052,469](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">EB ACQUISITION COMPANY, LLC</a>
<a href="#">6565 HILLCREST AVENUE, 6TH FLOOR</a>
<a href="#">UNIVERSITY PARK, TX 75205</a>

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## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	18,744,525			17,813,930			18,025,135			9,787,814			5,942,502		
Net income (\$000) .....	60,062			16,133			35,769			22,092			40,824		
Number of BHCs in peer group .....	132			130			128			125			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.32	2.65	89	3.24	2.80	78	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89
+ Non-interest income .....	0.35	1.09	11	0.41	1.21	14	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41
- Overhead expense .....	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78
- Provision for credit losses .....	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91
+ Securities gains (losses) .....	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35	0	0	62
+ Other tax equivalent adjustments .....	0	0	49	0	0	79	0	0	82	0	0	7	0	0	76
= Pretax net operating income (tax equivalent) .....	1.57	1.76	36	0.46	0.91	17	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25
Net operating income .....	0.43	1.34	4	0.12	0.70	12	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5
Net income .....	0.43	1.34	3	0.12	0.71	12	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.69	3.12	85	3.84	3.64	63	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83
Interest expense .....	0.07	0.26	10	0.25	0.58	12	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12
Net interest income (tax equivalent) .....	3.62	2.85	90	3.59	3.05	78	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.12	0.12	56	0.21	0.28	51	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96
Earnings coverage of net loan and lease losses (X) .....	23.19	26.30	58	9.18	20.97	43	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.18	1.32	39	1.05	1.58	18	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16
Allowance for loan and lease losses / Total loans and leases .....	1.18	1.30	40	1.05	1.55	18	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.42	0.58	38	0.60	0.71	44	0.47	0.71	34	0.73	0.57	69	0.20	0.57	18
30–89 days past due loans and leases / Total loans and leases .....	0.80	0.29	91	1.04	0.37	91	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-7.22	-3.31	37	-4.36	6.19	23	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30
Net short-term noncore funding dependence .....	-7.46	-9.17	47	-4.68	-2.71	36	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45
Net loans and leases / Total assets .....	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.27	9.07	28	8.08	9.05	20	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17
Holding company equity capital / Total assets .....	4.83	10.79	0	5	11.12	0	4.93	11.16	0	5.11	12.43	1	11.15	11.21	49
Total equity capital (including minority interest) / Total assets .....	12.63	10.91	77	13.07	11.24	78	12.89	11.29	73	13.36	12.57	61	14.14	11.30	86
Common equity tier 1 capital / Total risk-weighted assets .....	12.99	12.64	63	13.46	12.26	80	13.81	12.38	79	13.01	12.17	76	10.70	12.37	25
Net loans and leases / Equity capital (X) .....	11.85	5.47	97	11.85	5.73	97	11.64	5.58	97	11.52	5.21	99	6.72	6.70	52
Cash dividends / Net income .....	105.13	27.22	99	0	49.74	4	0	42.30	4	0	33.12	3	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02				35.12
<b>Growth Rates</b>															
Assets .....	2.77	9.51	19	7.17	16.67	20	11.27	16.68	35	185.21	9.26	99	7	9.35	53
Equity capital .....	-0.70	7.52	9	7.07	6.54	59	7.36	6.99	61	30.70	10.49	88	6.52	12.50	33
Net loans and leases .....	-0.66	-0.66	61	10.55	12.75	50	8.54	9.07	56	123.97	9.10	98	7.07	10.51	48
Noncore funding .....	-50.69	-21.64	12	-38.80	-6.57	10	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	3.76	28
Equity investment in subsidiaries / Equity capital .....	100	103.15	34	100	103.27	30	100	102.81	35	100	103.22	35	100	104.10	36
Cash from ops + noncash items + op expense / Op expense + dividends .....		155.61			142.45			147.24			190.27			123.74	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	420,792	398,811	529,952	355,613	235,569	5.51	548.21
Income from lease financing receivables.....	0	2	2	9	3	-100.00	-100.00
Fully taxable income on loans and leases.....	420,746	398,495	529,860	355,622	235,572	5.58	545.09
Tax-exempt income on loans and leases.....	46	318	94	0	0	-85.53	2200.00
Estimated tax benefit on income on loans and leases.....	11	88	22	0	0	-87.36	666.02
Income on loans and leases (tax equivalent).....	420,803	398,901	529,976	355,622	235,572	5.49	545.14
Investment interest income (tax equivalent).....	51,511	59,747	76,590	40,148	17,791	-13.79	136.62
Interest on balances due from depository institutions.....	561	1,615	1,866	8,931	2,056	-65.26	8.72
Interest income on other earning assets.....	3,186	2,399	3,125	2,295	1,632	32.81	183.96
Total interest income (tax equivalent).....	476,061	462,662	611,557	406,996	257,051	2.90	437.11
Interest on time deposits of \$250K or more .....	602	3,837	4,313	4,122	2,470	-84.31	
Interest on time deposits < \$250K.....	1,342	7,455	8,532	4,499	2,112	-82.00	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	6,021	17,954	21,876	19,702	4,898	-66.46	1316.71
Interest on other borrowings and trading liabilities.....	6	59	47	7,935	10,526	-89.83	-93.33
Interest on subordinated debt and mandatory convertible securities .....	1,014	1,014	1,352	1,352	1,352	0.00	
Total interest expense.....	8,985	30,319	36,120	37,610	21,358	-70.37	628.12
Net interest income (tax equivalent).....	467,076	432,343	575,437	369,386	235,693	8.03	434.41
Non-interest income.....	49,893	55,004	70,748	60,729	43,180	-9.29	209.89
Adjusted operating income (tax equivalent) .....	516,969	487,347	646,185	430,115	278,873	6.08	399.49
Overhead expense.....	284,709	329,976	429,538	316,206	183,817	-13.72	312.60
Provision for credit losses.....	11,637	95,904	114,745	35,324	22,520		322.70
Securities gains (losses) .....	0	0	0	0	37		-100.00
Other tax equivalent adjustments .....	0	1	1	-1	1	-100.00	-100.00
Pretax net operating income (tax equivalent).....	221,176	61,388	102,227	78,737	72,574	260.29	495.17
Applicable income taxes .....	64,131	18,977	8,563	20,593	20,171	237.94	356.32
Tax equivalent adjustments .....	102	254	200	417	395	-59.84	-91.87
Applicable income taxes (tax equivalent).....	64,233	19,231	8,763	21,010	20,566	234.01	319.58
Minority interest .....	96,881	26,024	57,695	35,635	11,184	272.28	1342.97
Net income before discontinued operations, net of minority interest .....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	156,943	42,157	93,464	57,727	52,008	272.28	618.18
Investment securities income (tax equivalent).....	51,511	59,747	76,590	40,148	17,791	-13.79	136.62
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,482	6,818	7,509	6,495	3,175	-78.26	-88.37
Mortgage-backed securities .....	46,692	48,716	63,697	27,633	9,306	-4.15	753.60
All other securities .....	3,337	4,213	5,384	6,020	5,310	-20.80	-6.10
Cash dividends declared.....	63,141	0	0	0	0		
Common .....	63,141	0	0	0	0		
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.39	2.90	81	3.46	3.35	59	3.39	3.27	59	4.16	4	65	4.33	4.08	74
Less: Interest expense .....	0.06	0.24	9	0.23	0.54	11	0.20	0.48	11	0.38	0.98	7	0.36	0.75	11
Equals: Net interest income (tax equivalent) .....	3.32	2.65	89	3.24	2.80	78	3.19	2.77	77	3.77	3.01	84	3.97	3.33	89
Plus: Non-interest income .....	0.35	1.09	11	0.41	1.21	14	0.39	1.21	12	0.62	1.32	19	0.73	0.90	41
Equals: adjusted operating income (tax equivalent) .....	3.68	3.80	46	3.65	4.06	30	3.58	4.04	29	4.39	4.41	49	4.69	4.27	70
Less: Overhead expense .....	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	3.23	2.69	78	3.09	2.58	78
Less: Provision for credit losses .....	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	98
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	62
Plus: other tax equivalent adjustments .....	0	0	49	0	0	79	0	0	82	0	0	7	0	0	76
Equals: Pretax net operating income (tax equivalent) .....	1.57	1.76	36	0.46	0.91	17	0.57	1.04	15	0.80	1.56	7	1.22	1.55	25
Less: Applicable income taxes (tax equivalent) .....	0.46	0.41	69	0.14	0.21	31	0.05	0.23	9	0.21	0.36	11	0.35	0.32	56
Less: Minority interest .....	0.69	0	99	0.19	0	99	0.32	0	99	0.36	0	99	0.19	0	98
Equals: Net operating income .....	0.43	1.34	4	0.12	0.70	12	0.20	0.81	12	0.23	1.19	6	0.69	1.22	5
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	0.43	1.34	3	0.12	0.71	12	0.20	0.82	12	0.23	1.19	6	0.69	1.22	5
Memo: Net income (last four quarters) .....	0.43	1.30	2	0.18	0.81	10	0.20	0.82	12	0.23	1.19	5	0.69	1.22	5
Net income—BHC and noncontrolling (minority) interest .....	1.12	1.35	30	0.32	0.72	15	0.52	0.83	18	0.59	1.20	7	0.88	1.22	18
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.77	93.09	31	90.12	92.11	25	90.29	92.32	24	89.41	91.05	30	89.85	93.23	12
Average interest-bearing funds / Average assets .....	46.14	61.98	4	48.59	64.67	4	48.27	64.06	5	54.17	65.57	10	50.83	70.70	3
Interest income (tax equivalent) / Average earning assets .....	3.69	3.12	85	3.84	3.64	63	3.76	3.55	61	4.65	4.41	68	4.81	4.38	83
Interest expense / Average earning assets .....	0.07	0.26	10	0.25	0.58	12	0.22	0.52	12	0.43	1.08	7	0.40	0.81	12
Net interest income (tax equivalent) / Average earning assets .....	3.62	2.85	90	3.59	3.05	78	3.54	3.01	78	4.22	3.33	83	4.41	3.58	94
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.97	4.07	87	4.93	4.35	82	4.87	4.27	82	5.50	5.09	78	5.26	4.85	78
Interest-bearing bank balances .....	0.11	0.13	16	0.36	0.36	58	0.29	0.27	60	1.66	2.04	27	2.16	1.88	75
Federal funds sold and reverse repos .....		0.25			0.75			0.68		0	2.44	4	0	1.50	9
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21		0.70	
Total earning assets .....	3.69	3.09	86	3.84	3.61	65	3.76	3.51	65	4.65	4.36	69	4.81	4.33	83
Investment securities (tax equivalent) .....	1.32	1.77	17	1.72	2.36	9	1.61	2.25	8	2.22	2.76	4	2.34	2.69	23
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.69	1.23	78	2.43	1.85	78	2.36	1.75	80	1.37	2.32	6	1.77	2.20	29
Mortgage-backed securities .....	1.24	1.55	23	1.59	2.17	8	1.48	2.05	9	1.59	2.61	2	2.23	2.44	23
All other securities .....	2.59	2.85	44	2.66	3.28	24	2.62	3.24	23	3.13	4.06	24	2.81	3.74	18
Interest-bearing deposits .....	0.07	0.22	13	0.27	0.60	15	0.23	0.53	14	0.37	1.10	5	0.22	0.85	3
Time deposits of \$250K or more .....	0.26	0.70	8	1.01	1.53	12	0.91	1.42	13	1.18	1.96	7	1.55	1.57	41
Time deposits < \$250K .....	0.24	0.67	8	1	1.47	15	0.89	1.36	13	0.70	1.82	4	0.69	1.42	7
Other domestic deposits .....	0.11	0.16	38	0.34	0.41	45	0.30	0.36	44	0.49	0.93	16	0.24	0.64	7
Foreign deposits .....		0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos .....	0.03	0.18	18	0.12	0.71	6	0.12	0.62	6	0.01	1.86	5	0.09	1.03	12
Other borrowed funds and trading liabilities .....	0.01	1.29	8	0.06	1.54	2	0.03	1.50	1	2.12	2.38	32	1.88	2.10	31
All interest-bearing funds .....	0.14	0.38	10	0.47	0.82	15	0.42	0.74	15	0.71	1.49	9	0.71	1.06	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		49,893		55,004		70,748		60,729		43,180		
Fiduciary activities income .....		7,660		7,404		9,846		7,658		6,385		
Service charges on deposit accounts - domestic .....		17,349		17,694		23,575		13,401		5,490		
Trading revenue.....		352		93		296		185		0		
Investment banking fees and commissions.....		356		352		500		574		432		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		4,008		7,658		9,469		14,216		17,386		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		233		450		-842		6,285		1,118		
Other non-interest income.....		19,935		21,353		27,904		18,410		12,369		
Total overhead expenses .....		284,709		329,976		429,538		316,206		183,817		
Personnel expense.....		164,160		176,639		230,272		160,420		104,462		
Net occupancy expense.....		45,687		53,374		70,867		42,686		26,486		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		18,747		20,843		26,924		14,695		7,483		
Other operating expenses.....		56,115		79,120		101,475		98,405		45,386		
Fee income on mutual funds and annuities.....		148		190		276		343		184		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		1,808		1,962		1,886		2,218		1,036		
Average personnel expense per employee.....		90.80		90.03		122.10		72.33		100.83		
Average assets per employee.....		10,367.55		9,079.47		9,557.34		4,412.90		5,736.01		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	0.30	2.14	31	0.35	2.09	28	0.39	2.02	29	0.56	2.72	30
Overhead expenses / Net Interest Income + non-interest income .....	55.08	58.85	31	67.74	62.06	74	66.49	62.28	70	73.59	61.29	86
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	3.23	2.69	78
Personnel expense.....	1.17	1.23	41	1.32	1.30	54	1.28	1.30	52	1.64	1.41	76
Net occupancy expense.....	0.32	0.24	84	0.40	0.26	92	0.39	0.26	91	0.44	0.28	93
Other operating expenses.....	0.53	0.72	25	0.75	0.95	40	0.71	0.94	32	1.16	0.97	76
Overhead less non-interest income .....	1.67	1.08	90	2.06	1.27	87	1.99	1.25	87	2.61	1.32	96
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	55.07	58.34	34	67.71	61.60	75	66.47	61.82	70	73.52	60.64	87
Personnel expense.....	31.75	32.89	34	36.25	32.31	72	35.64	32.36	67	37.30	32.39	80
Net occupancy expense.....	8.84	6.26	85	10.95	6.55	96	10.97	6.58	95	9.92	6.52	93
Other operating expenses.....	14.48	18.68	15	20.51	22.16	53	19.87	22.28	47	26.30	21.20	81
Total non-interest income .....	9.65	28.20	7	11.29	28.52	11	10.95	28.83	11	14.12	29.23	18
Fiduciary activities income .....	1.48	2.27	47	1.52	2.06	49	1.52	2.09	49	1.78	1.97	56
Service charges on domestic deposit accounts .....	3.36	3.25	50	3.63	3.23	57	3.65	3.27	55	3.12	3.88	38
Trading revenue.....	0.07	0.68	54	0.02	1.37	46	0.05	1.28	46	0.04	1.18	41
Investment banking fees and commissions.....	0.07	2.46	15	0.07	2.59	14	0.08	2.46	15	0.13	3.54	14
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42
Net servicing fees .....	0.78	0.56	73	1.57	-0.04	92	1.47	0.01	91	3.31	0.28	97
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.05	3.64	7	0.09	3.74	18	-0.13	3.92	5	1.46	1.86	52
Other non-interest income.....	3.86	9.39	14	4.38	9.49	22	4.32	9.65	19	4.28	10.04	16
Overhead less non-interest income .....	45.42	29.67	92	56.42	31.97	92	55.52	31.93	92	59.40	31.06	98
Applicable income taxes / Pretax net operating income (tax equivalent).....	29	21.49	97	30.91	18.64	98	8.38	18.63	8	26.15	20.56	86
Applicable income tax + TE / Pretax net operating income + TE .....	29.04	23.11	94	31.33	22.16	97	8.57	21.18	7	26.68	23.23	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2021

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,653,642	6,785,673	6,567,600	7,360,525	2,659,408	-1.95	304.35	
Commercial and industrial loans .....	675,779	1,584,344	1,624,783	571,277	418,532	-57.35	439.92	
Loans to individuals .....	3,646,153	2,652,272	2,856,792	2,148,811	1,420,665	37.47	2514.35	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	4,637	11,756	8,626	17,156	1,168	-60.56	840.57	
Other loans and leases .....	65,690	69,972	65,810	68,631	49,257	-6.12	125.61	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	11,045,901	11,104,017	11,123,611	10,166,400	4,549,030	-0.52	469.45	
Less: Allowance for loan and lease losses .....	130,850	116,109	129,248	37,315	26,440	12.70	2416.35	
Net loans and leases .....	10,915,051	10,987,908	10,994,363	10,129,085	4,522,590	-0.66	464.22	
Debt securities that reprice or mature in over 1 year .....	4,965,321	4,189,862	4,585,079	3,081,142	682,782	18.51	724.35	
Mutual funds and equity securities .....	12,587	12,212	12,334	12,570	0	3.07	13885.56	
Subtotal .....	15,892,959	15,189,982	15,591,776	13,222,797	5,205,372	4.63	526.46	
Interest-bearing bank balances .....	706,552	360,761	761,155	648,255	118,377	95.85	-13.51	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	705,442	839,091	797,192	1,386,947	76,159	-15.93	886.12	
Trading assets .....	50,462	90,955	81,410	41,341	0	-44.52		
Total earning assets .....	17,355,415	16,480,789	17,231,533	15,299,340	5,399,908	5.31	406.66	
Non-interest-bearing cash and due from depository institutions .....	248,936	557,510	410,612	397,192	64,667	-55.35	663.58	
Premises, fixed assets, and leases .....	186,295	207,302	204,189	230,170	59,243	-10.13	291.08	
Other real estate owned .....	738	17,630	14,486	2,889	2,685	-95.81		
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	1,261,085	1,276,106	1,282,088	1,274,603	505,644	-1.18	399.58	
Total assets .....	19,052,469	18,539,337	19,142,908	17,204,194	6,032,147	2.77	406.97	
Quarterly average assets .....	18,770,173	18,499,280	18,658,750	17,027,790	6,066,613	1.46	424.08	
Average loans and leases (YTD) .....	11,292,670	10,786,365	10,874,469	6,465,408	4,475,935	4.69	535.45	
<b>Memoranda</b>								
Loans held-for-sale .....	304	2,807	347	1,768	348,004	-89.17		
Loans not held-for-sale .....	11,045,597	11,101,210	11,123,264	10,164,632	4,201,026	-0.50	469.44	
Real estate loans secured by 1–4 family .....	1,970,278	2,052,681	1,931,191	2,168,653	648,408	-4.01	383.02	
Commercial real estate loans .....	4,664,998	4,697,929	4,605,644	5,148,784	1,996,334	-0.70	284.57	
Construction and land development .....	85,444	90,247	93,265	183,291	137,364	-5.32	123.80	
Multifamily .....	1,699,846	1,183,158	1,247,690	1,137,750	847,178	43.67	304.37	
Nonfarm nonresidential .....	2,879,708	3,424,524	3,264,689	3,827,743	1,011,792	-15.91	281.68	
Real estate loans secured by farmland .....	18,366	35,063	30,765	43,088	14,666	-47.62	-25.19	
Total investment securities .....	5,683,350	5,041,165	5,394,605	4,480,659	758,941	12.74	743.28	
U.S. Treasury securities .....	70,587	97,224	96,792	611,032	64,169	-27.40	-21.62	
US agency securities (excluding mortgage-backed securities) .....	30,180	80,999	55,680	173,310	113,423	-62.74	-78.07	
Municipal securities .....	74,771	97,626	87,379	120,984	109,427	-23.41	-26.00	
Mortgage-backed securities .....	5,412,901	4,646,872	5,038,015	3,488,812	398,175	16.48	1667.82	
Asset-backed securities .....	4,062	11,850	10,156	17,660	27,935	-65.72		
Other debt securities .....	78,262	94,382	94,249	56,291	45,812	-17.08	100.86	
Mutual funds and equity securities .....	12,587	12,212	12,334	12,570	0	3.07	13885.56	
Available-for-sale securities .....	5,623,613	4,949,986	5,313,700	4,355,792	615,384	13.61	904.70	
U.S. Treasury securities .....	70,587	97,224	96,792	611,032	64,169	-27.40	-21.62	
US agency securities (excluding mortgage-backed securities) .....	30,180	80,999	55,680	173,310	113,423	-62.74	-78.07	
Municipal securities .....	55,574	72,558	65,119	77,744	53,340	-23.41		
Mortgage-backed securities .....	5,389,010	4,604,823	5,001,860	3,437,415	338,640	17.03	1739.23	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	78,262	94,382	94,249	56,291	45,812	-17.08	100.86	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	3,982	4,668	4,773	2,472	-1,082	-14.70	43.13	
Available-for-sale securities appreciation (depreciation) .....	30,066	107,542	104,272	-8,837	-12,659	-72.04	237.02	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	1,190,150	1,667,920	1,472,376	2,153,040	599,190	-28.64	209.30	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,881,700	6,880,846	7,497,473	6,231,015	2,074,120	14.55	600.50
NOW, ATS and transaction accounts .....	1,888,896	2,486,697	2,432,886	2,385,971	512,295	-24.04	396.94
Time deposits less brokered deposits < \$250K .....	683,688	725,410	707,689	923,206	244,733	-5.75	
MMDA and other savings accounts .....	5,634,083	5,147,941	5,252,094	4,338,420	1,614,239	9.44	365.10
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,088,367	15,240,894	15,890,142	13,878,612	4,445,387	5.56	460.18
Time deposits of \$250K or more .....	262,850	393,493	355,045	563,395	177,866	-33.20	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	2,000	4,606	3,310	24,622	20,654	-56.58	-91.94
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	279	365,000		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	63,992	0		
Brokered deposits < \$250K .....	0	139,021	101,421	151,871	71,578	-100.00	
Noncore funding .....	264,850	537,120	459,776	804,159	635,098	-50.69	1.50
Trading liabilities .....	42,365	80,182	71,282	27,708	0	-47.16	
Subordinated notes and debentures + trust preferred securities .....	24,876	24,836	24,846	24,807	24,767	0.16	
Other liabilities .....	225,835	233,213	229,701	170,947	74,012	-3.16	234.54
Total liabilities .....	16,646,293	16,116,245	16,675,747	14,906,233	5,179,264	3.29	420.12
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	624,976	688,117	688,117	688,117	579,969	-9.18	73.01
Retained earnings .....	291,342	211,644	231,280	195,511	102,164	37.66	1195.08
Accumulated other comprehensive income .....	4,526	27,556	24,786	-4,199	-9,294	-83.58	24.89
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	920,844	927,317	944,183	879,429	672,839	-0.70	137.72
Noncontrolling (minority) interest in subsidiaries .....	1,485,332	1,495,775	1,522,978	1,418,532	180,044	-0.70	772.10
Total equity capital, including minority interest .....	2,406,176	2,423,092	2,467,161	2,297,961	852,883	-0.70	331.46
Total liabilities and capital .....	19,052,469	18,539,337	19,142,908	17,204,194	6,032,147	2.77	406.97
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,881,700	6,880,846	7,497,473	6,231,015	2,074,120	14.55	600.50
Interest-bearing deposits .....	8,469,517	8,892,562	8,849,135	8,362,863	2,620,711	-4.76	327.12
Total deposits .....	16,351,217	15,773,408	16,346,608	14,593,878	4,694,831	3.66	426.08
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	944,183	879,429	879,429	672,839	631,644		
Accounting restatements .....	0	0	0	0	0		
Net income .....	60,062	16,133	35,769	22,092	40,824		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	63,141	0	0	0	0		
Change in other comprehensive income .....	-20,260	31,755	28,985	5,096	-3,085		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	179,402	3,456		
Holding company equity capital, ending balance .....	920,844	927,317	944,183	879,429	672,839		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	34.92	36.06	42	36.60	36.66	43	34.31	36.22	41	42.78	37.78	51	44.09	53.63	27
Commercial and industrial loans .....	3.55	11.11	8	8.55	14.40	19	8.49	13.52	22	3.32	12.02	13	6.94	11.42	29
Loans to individuals .....	19.14	3.60	93	14.31	3.57	91	14.92	3.40	92	12.49	4.20	90	23.55	2.65	98
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0.02	0.21	43	0.06	0.20	54	0.05	0.19	53	0.10	0.24	63	0.02	0.47	43
Other loans and leases.....	0.34	4.26	9	0.38	4.66	8	0.34	4.63	8	0.40	5.01	5	0.82	2.64	38
Net loans and leases.....	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54
Debt securities over 1 year.....	26.06	18.32	75	22.60	14.80	84	23.95	15.55	84	17.91	14.60	67	11.32	13.20	44
Mutual funds and equity securities .....	0.07	0.05	68	0.07	0.06	69	0.06	0.05	70	0.07	0.06	67	0	0.05	19
Subtotal .....	83.42	78.17	67	81.93	79.07	51	81.45	78.16	56	76.86	79.65	24	86.29	87.24	36
Interest-bearing bank balances .....	3.71	9.37	21	1.95	6.40	18	3.98	7.51	27	3.77	3.06	68	1.96	2.30	56
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less .....	3.70	1.51	86	4.53	1.85	86	4.16	1.68	86	8.06	1.91	92	1.26	2.14	49
Trading assets .....	0.26	0.58	59	0.49	1.04	54	0.43	1.01	53	0.24	1.19	52	0	0.02	38
Total earning assets.....	91.09	91.57	44	88.90	90.87	22	90.02	91.05	36	88.93	89.53	40	89.52	92.24	14
Non-interest cash and due from depository institutions.....	1.31	0.99	79	3.01	1.03	98	2.14	1.07	97	2.31	1.14	97	1.07	1.25	39
Other real estate owned.....	0	0.01	36	0.10	0.03	88	0.08	0.02	89	0.02	0.03	48	0.04	0.04	69
All other assets.....	7.60	7.39	56	8.10	8.03	50	7.84	7.82	50	8.76	9.27	42	9.41	6.39	89
<b>Memoranda</b>															
Short-term investments .....	7.41	12.31	29	6.47	10.21	39	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47
U.S. Treasury securities.....	0.37	1.18	53	0.52	0.91	66	0.51	0.84	68	3.55	1.03	83	1.06	0.37	85
US agency securities (excluding mortgage-backed securities) .....	0.16	0.75	39	0.44	0.59	58	0.29	0.63	50	1.01	0.54	74	1.88	1.67	66
Municipal securities .....	0.39	1.70	37	0.53	1.60	40	0.46	1.69	35	0.70	1.34	48	1.81	2.66	49
Mortgage-backed securities .....	28.41	13.46	92	25.06	11.20	95	26.32	11.75	95	20.28	11.44	90	6.60	8.73	41
Asset-backed securities .....	0.02	0.47	56	0.06	0.31	61	0.05	0.32	59	0.10	0.28	66	0.46	0.26	83
Other debt securities .....	0.41	0.51	59	0.51	0.40	67	0.49	0.42	66	0.33	0.39	64	0.76	0.52	72
Loans held-for-sale.....	0	0.50	16	0.02	0.52	19	0	0.52	15	0.01	0.39	21	5.77	0.29	96
Loans held for investment .....	57.97	58.34	44	59.88	63.22	29	58.11	61.72	30	59.08	63.50	28	69.64	73.24	30
Real estate loans secured by 1–4 family .....	10.34	11.57	45	11.07	12.28	46	10.09	11.91	41	12.61	13.29	48	10.75	16.83	30
Revolving .....	0.64	1.44	31	0.93	1.72	36	0.84	1.66	33	1.24	2.07	41	1.94	2.43	49
Closed-end, secured by first liens .....	9.50	9.73	51	9.85	10.10	52	9	9.81	47	11.16	10.69	53	8.61	13.60	33
Closed-end, secured by junior liens .....	0.20	0.19	70	0.29	0.24	70	0.25	0.22	69	0.20	0.28	51	0.20	0.41	34
Commercial real estate loans .....	24.49	22.35	53	25.34	22.30	54	24.06	22.22	50	29.93	22.23	62	33.09	33.39	53
Construction and land development .....	0.45	3.40	13	0.49	3.47	16	0.49	3.40	15	1.07	3.44	26	2.28	4.78	23
Multifamily.....	8.92	3.32	89	6.38	3.10	88	6.52	3.12	87	6.61	3.01	89	14.04	5.12	89
Nonfarm nonresidential .....	15.11	14.65	50	18.47	14.72	60	17.05	14.72	56	22.25	14.69	72	16.77	21.85	26
Real estate loans secured by farmland.....	0.10	0.35	53	0.19	0.33	62	0.16	0.33	60	0.25	0.36	65	0.24	0.88	49

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	60.24	60.51	41	61.11	56.15	52	59.04	57.15	43	72.40	57.46	71	58.46	72.88	19
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	60.24	60.51	41	61.11	56.15	52	59.04	57.15	43	72.40	57.46	71	58.46	72.88	19
Real estate loans secured by 1–4 family.....	17.84	20	41	18.49	19.51	43	17.36	19.43	39	21.33	20.75	52	14.25	23.13	31
Revolving .....	1.10	2.47	32	1.55	2.66	39	1.44	2.64	37	2.10	3.15	40	2.58	3.34	48
Closed-end.....	16.73	17.35	47	16.93	16.64	50	15.92	16.59	46	19.23	17.39	61	11.68	19.33	29
Commercial real estate loans .....	42.23	37.13	56	42.31	33.63	62	41.40	34.63	58	50.65	33.52	82	43.88	45.57	49
Construction and land development.....	0.77	5.69	10	0.81	5.18	12	0.84	5.26	12	1.80	5.09	25	3.02	6.53	22
1–4 family.....	0.10	1.19	19	0.30	0.94	34	0.10	0.93	21	0.08	0.94	24	0.62	1.52	34
Other.....	0.68	4.46	10	0.51	4.09	11	0.74	4.19	12	1.72	4.02	25	2.40	4.90	23
Multifamily.....	15.39	5.41	89	10.66	4.78	88	11.22	4.96	89	11.19	4.69	88	18.62	6.76	90
Nonfarm nonresidential .....	26.07	24.45	50	30.84	22.19	69	29.35	22.93	64	37.65	22.15	86	22.24	30.16	23
Owner-occupied.....	4.39	8.31	30	5.08	7.46	34	4.75	7.68	32	6.13	7.72	41	4.17	10.31	15
Other.....	21.68	15.83	73	25.76	14.52	91	24.60	14.95	84	31.52	14.34	96	18.07	19.35	41
Real estate loans secured by farmland.....	0.17	0.61	53	0.32	0.52	63	0.28	0.54	63	0.42	0.55	66	0.32	1.27	49
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans .....	6.12	19.45	7	14.27	22.98	18	14.61	22.17	22	5.62	19.53	9	9.20	16.21	25
Loans to individuals .....	33.01	6.58	93	23.89	6.23	91	25.68	6.13	93	21.14	7.13	86	31.23	3.89	96
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	0.04	32
Agricultural loans.....	0.04	0.38	43	0.11	0.31	59	0.08	0.32	52	0.17	0.37	64	0.03	0.69	43
Other loans and leases.....	0.59	8.42	10	0.63	9.11	8	0.59	9.09	8	0.68	9.85	7	1.08	3.74	37
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	413.75	383.43	52	441.92	387.92	51	409.03	381.27	46	527.63	391.26	69	505.68	505.61	49
Real estate loans secured by 1–4 family.....	122.52	124.74	51	133.68	130.23	51	120.27	125.03	48	155.46	138.18	57	123.29	161.34	41
Revolving .....	7.58	15.53	32	11.23	18.32	40	10	17.42	37	15.33	21.26	44	22.30	23.52	56
Closed-end.....	114.94	107.54	56	122.45	110.40	57	110.28	106.14	55	140.13	115.20	65	100.99	134.73	40
Commercial real estate loans .....	290.08	238.58	60	305.95	237.16	64	286.84	234.65	58	369.08	229.44	81	379.60	316.03	72
Construction and land development.....	5.31	36.07	14	5.88	36.48	16	5.81	35.62	16	13.14	34.95	29	26.12	44.92	27
1–4 family.....	0.68	7.44	23	2.18	6.64	38	0.66	6.34	23	0.60	6.61	23	5.34	10.21	43
Other.....	4.64	28.34	14	3.70	28.60	13	5.15	28.16	17	12.54	27.32	32	20.78	33.75	29
Multifamily.....	105.70	35.29	89	77.05	32.93	89	77.71	32.74	89	81.56	31.04	90	161.09	48.38	90
Nonfarm nonresidential .....	179.07	156.30	58	223.02	156.60	71	203.32	155.06	62	274.39	152.10	85	192.39	208.15	41
Owner-occupied.....	30.13	52.63	30	36.74	52.43	36	32.93	52.37	32	44.70	53.07	46	36.08	70.68	18
Other.....	148.94	100.99	74	186.28	101.87	90	170.39	100.54	83	229.69	97.41	96	156.31	134.17	67
Real estate loans secured by farmland.....	1.14	3.67	54	2.28	3.43	64	1.92	3.44	62	3.09	3.60	66	2.79	8.13	51
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans .....	42.02	116.17	10	103.18	150.16	29	101.19	139.91	30	40.95	122.02	14	79.58	107.07	41
Loans to individuals .....	226.73	36.56	95	172.73	36.83	95	177.92	37.47	94	154.03	43.51	90	270.14	24.45	98
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	0.24	32
Agricultural loans.....	0.29	2.03	45	0.77	1.99	59	0.54	1.88	55	1.23	2.18	66	0.22	4.49	45
Other loans and leases.....	4.08	47.63	10	4.56	49.92	8	4.10	49.54	8	4.92	52.44	6	9.37	25.58	40
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	38.80	29.25	72	38.06	26.62	81	37.79	27.32	76	45.81	26.45	89	42.73	35.09	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	266.48	187.63	78	275.26	186.45	79	261.81	183.76	77	333.83	178.57	88	369.57	243.62	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	296.60	244.92	60	312	243.47	62	294.74	240.85	57	378.53	236.10	81	405.65	318.90	78

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	7.41	12.31	29	6.47	10.21	39	8.14	11.17	42	11.83	7.63	77	3.22	4.70	47
Liquid assets .....	34.22	29.12	64	31.47	24.65	75	33.66	26.22	77	31.15	22.44	78	12.58	15.56	41
Investment securities .....	29.83	20.37	80	27.19	17.19	85	28.18	17.85	85	26.04	16.99	83	12.58	16.02	36
Net loans and leases .....	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26	74.97	73.30	54
Net loans, leases and standby letters of credit .....	57.51	59.61	43	59.43	63.89	27	57.71	62.48	29	59.04	64.84	25	75.39	73.71	54
Core deposits .....	84.44	75.52	89	82.21	69.20	93	83.01	70.67	94	80.67	63.09	93	73.69	69.97	63
Noncore funding .....	1.39	10.15	5	2.90	15.53	3	2.40	14.13	5	4.67	19.36	6	10.53	16.58	27
Time deposits of \$250K or more .....	1.38	1.67	52	2.12	2.35	51	1.85	2.11	52	3.27	2.94	59	2.95	4.28	42
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos .....	0.01	1.19	24	0.02	1.44	22	0.02	1.47	21	0.14	1.94	26	0.34	0.96	49
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0.01	0.54	40	0.02	0.59	37	0.02	0.54	39	0.14	0.48	42	0.34	0.97	51
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	0.88	12	0	1.75	4	0	1.24	7	0	3.01	6	6.05	3.63	69
Earning assets that reprice within 1 year .....	13.48	38.80	3	14.05	38.76	1	18.55	39.38	8	26.22	39.29	13	18.40	32.35	14
Interest-bearing liabilities that reprice within 1 year .....	4.09	6.64	37	5.75	8.86	38	5.03	8.20	39	7.80	10.19	37	6.60	18.20	18
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year .....	9.40	30.83	10	8.30	27.76	10	13.52	29.11	15	18.42	26.63	28	11.79	12.98	42
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.22	-3.31	37	-4.36	6.19	23	-7.04	3.20	22	-9.31	14.45	4	8.46	13.54	30
Net short-term noncore funding dependence .....	-7.46	-9.17	47	-4.68	-2.71	36	-7.40	-4.76	33	-10.37	3.38	13	7.93	8.57	45
Short-term investment / Short-term noncore funding .....	621.78	304.29	84	245.60	149.65	81	386.34	184.19	84	306.62	77.77	94	32.03	62.28	48
Liquid assets - short-term noncore funding / Nonliquid assets .....	50.21	36.72	70	42.08	24.47	82	47.56	28.18	84	39.65	16.97	85	2.87	4.17	49
Net loans and leases / Total deposits .....	66.75	73.05	36	69.66	82.06	18	67.26	79.43	19	69.41	90.31	13	96.33	92.88	60
Net loans and leases / Core deposits .....	67.84	78.83	31	72.09	92.26	13	69.19	88.34	16	72.98	103.93	7	101.74	106.50	42
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.27	0.50	50	0.33	1.73	27	0.32	1.57	27	0.18	0.72	36	-0.22	-0.47	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.04	1.06	74	7.58	4.54	82	7.06	4.31	81	-0.65	1.36	2	-2.53	-1.95	30
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.04		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0.83	13.65	35	1.57	11.41	44	1.27	11.38	41	2.51	12.67	42	18.92	10.76	74
Available-for-sale securities .....	98.95	84.59	68	98.19	86.72	59	98.50	87.23	63	97.21	85.40	58	81.08	88.32	27
U.S. Treasury securities .....	1.24	6.01	45	1.93	5.26	60	1.79	4.72	62	13.64	6.15	77	8.46	2.08	87
US agency securities (excluding mortgage-backed securities) .....	0.53	4.24	38	1.61	3.94	47	1.03	4.01	43	3.87	3.49	66	14.94	11	65
Municipal securities .....	1.32	8.38	31	1.94	9.87	33	1.62	9.83	31	2.70	7.75	38	14.42	16.63	53
Mortgage-backed securities .....	95.24	66.09	95	92.18	66.61	86	93.39	66.64	87	77.86	67.43	60	52.46	54.50	43
Asset-backed securities .....	0.07	2.45	56	0.24	1.91	58	0.19	1.91	57	0.39	1.66	64	3.68	1.54	86
Other debt securities .....	1.38	3.01	50	1.87	2.93	55	1.75	3.01	51	1.26	2.94	54	6.04	3.75	75
Mutual funds and equity securities .....	0.22	0.29	62	0.24	0.38	60	0.23	0.35	58	0.28	0.40	61	0	0.41	19
Debt securities 1 year or less .....	12.41	8.18	75	16.64	11.25	76	14.78	10.55	76	30.95	11.86	87	10.03	13.91	55
Debt securities 1 to 5 years .....	16.31	17.39	53	23.98	17.70	67	20.85	17.03	63	23.97	17.94	67	29.55	23.42	63
Debt securities over 5 years .....	71.06	72.07	39	59.13	68.10	33	64.15	69.86	37	44.79	66.02	25	60.42	58.36	46
Pledged securities .....	20.94	33.37	36	33.09	37.16	43	27.29	35.67	38	48.05	30.57	73	78.95	42.20	87
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	17.68	64.27	36	-57.57	124.80	1	-23.43	183.32	6	946.18	26.69	99	29.13	16.28	65
Investment securities .....	12.74	32.48	38	38.77	20.30	81	20.40	23.62	52	490.38	11.75	99	-1.05	8.02	30
Core deposits .....	5.56	16.96	9	9.84	26	8	14.49	26.88	14	212.20	11.23	99	10.73	10.40	65
Noncore funding .....	-50.69	-21.64	12	-38.80	-6.57	10	-42.83	-12.18	13	26.62	6.59	82	-11.93	6.76	26

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			1,052,821	1,257,326	775,563
Commit: Secured commercial real estate loans .....	136,864	225,184	236,900	279,690	174,254
Commit: Unsecured real estate loans .....	158,568	98,688	60,800	94,676	119,581
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	41,318	29,156	52,435	27,671	25,345
Standby letters of credit .....	0	0	0	130	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	305	0	0	6,590	0
Written options contracts (interest rate) .....	21,721	22,125	22,025	27,643	0
Purchased options contracts (interest rate) .....	21,721	22,125	22,025	22,411	0
Interest rate swaps .....	1,850,726	2,176,110	2,135,272	2,394,406	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					5.50	22.01	3	7.31	23.52	6	12.86	17.31	25		
Standby letters of credit .....	0.22	0.66	22	0.16	0.72	14	0.27	0.71	26	0.16	0.84	16	0.42	0.35	65
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	43	0	0.01	35
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts .....	9.94	47.31	34	11.98	51.49	30	11.38	48.62	31	14.25	68.47	37	0	6.51	6
Interest rate contracts .....	9.94	35.15	37	11.98	36.10	33	11.38	34.36	33	14.25	47.31	39	0	6.40	6
Interest rate futures and forward contracts .....	0	4.39	27	0	8.89	13	0	6.21	12	0.04	10.67	26	0	0.25	22
Written options contracts (interest rate) .....	0.11	1.69	27	0.12	2.33	24	0.12	2.18	25	0.16	2.47	30	0	0.26	20
Purchased options contracts (interest rate) .....	0.11	1.29	53	0.12	1.45	52	0.12	1.46	49	0.13	2.65	51	0	0.07	40
Interest rate swaps .....	9.71	20.27	45	11.74	20.71	43	11.15	20.83	43	13.92	28.86	46	0	5.18	15
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					9.68	42.82	2	19.45	45.53	15	17.33	25.18	20		

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,894,473	2,220,360	2,179,322	2,451,050	0
Interest rate contracts .....	1,894,473	2,220,360	2,179,322	2,451,050	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	305	0	0	6,590	0
Written options .....	21,721	22,125	22,025	27,643	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	21,721	22,125	22,025	27,643	0
Purchased options .....	21,721	22,125	22,025	22,411	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	21,721	22,125	22,025	22,411	0
Swaps .....	1,850,726	2,176,110	2,135,272	2,394,406	0
Held for trading.....	1,894,168	2,220,360	2,179,322	2,439,228	0
Interest rate contracts .....	1,894,168	2,220,360	2,179,322	2,439,228	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	305	0	0	11,822	0
Interest rate contracts .....	305	0	0	11,822	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,872,752	2,198,234	2,157,297	2,423,407	0
One year or less .....	147,825	183,393	269,646	92,792	0
Over 1 year to 5 years .....	1,029,893	958,399	973,684	1,118,047	0
Over 5 years .....	695,034	1,056,442	913,967	1,212,568	0
Gross negative fair value (absolute value) .....	42,380	80,182	71,282	27,724	0
Gross positive fair value.....	50,462	90,955	81,410	41,367	0
Held for trading.....	50,462	90,955	81,410	41,341	0
Non-traded.....	0	0	0	26	0
Current credit exposure on risk-based capital derivative contracts .....	50,462	90,955	81,410	41,366	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80		99.91	
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22		0	
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31		0	
Futures and forwards .....	0.02	12.59	17	0	14.59	8	0	14.05	7	0.27	13.49	15		11.75	
Written options .....	1.15	7.18	27	1	8.60	21	1.01	8.18	23	1.13	5.91	28		11.14	
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42		0	
Over-the-counter .....	1.15	6.91	28	1	8.13	22	1.01	7.73	23	1.13	5.10	29		10.65	
Purchased options .....	1.15	3.41	53	1	3.51	51	1.01	3.42	51	0.91	4.42	50		1.29	
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39		0	
Over-the-counter .....	1.15	3.01	55	1	2.98	55	1.01	2.86	55	0.91	3.35	53		1.22	
Swaps .....	97.69	71.71	83	98.01	67.37	86	97.98	68.76	87	97.69	69.75	83		65.42	
Held for trading .....	99.98	40.70	93	100	43.02	97	100	43.53	96	99.52	44.16	91		13.60	
Interest rate contracts .....	99.98	34.66	94	100	36.62	97	100	36.62	96	99.52	37.24	95		12.87	
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30		0	
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36		0	
Non-traded .....	0.02	59.30	6	0	56.98	2	0	56.47	3	0.48	55.84	8		86.40	
Interest rate contracts .....	0.02	56.22	6	0	54.32	3	0	53.82	3	0.48	52.22	9		85.51	
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33		0	
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38		0	
Derivative contracts (excluding futures and forex 14 days or less) .....	98.85	91.91	59	99	90.28	67	98.99	91.48	66	98.87	93.86	62		82.85	
One year or less .....	7.80	27.90	28	8.26	31.66	29	12.37	32.05	40	3.79	32.17	17		12.75	
Over 1 year to 5 years .....	54.36	29.78	87	43.16	27.15	72	44.68	27.06	75	45.62	30.45	71		22.66	
Over 5 years .....	36.69	29.19	57	47.58	28.15	72	41.94	29.56	65	49.47	28.09	72		36.28	
Gross negative fair value (absolute value) .....	2.24	1.18	82	3.61	1.65	81	3.27	1.55	82	1.13	0.83	69		0.66	
Gross positive fair value .....	2.66	1.59	87	4.10	2.48	81	3.74	2.23	83	1.69	1.19	75		1.10	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	63	0.06	0.07	64	0.05	0.07	65	0.02	0.06	58	0	0.01	13
Gross positive fair value (X) .....	0.03	0.06	55	0.06	0.10	48	0.06	0.09	48	0.03	0.07	50	0	0.01	9
Held for trading (X) .....	0.03	0.05	67	0.06	0.07	60	0.06	0.07	60	0.03	0.06	62	0	0	40
Non-traded (X) .....	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	14	0	0.01	10
Current credit exposure (X) .....	0.03	0.05	60	0.06	0.07	56	0.06	0.06	55	0.03	0.05	53	0	0	18
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.44	0.59	59	0.86	0.91	58	0.76	0.85	55	0.40	0.73	59	0	0.06	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	129,248	37,315	37,315	26,440	23,000
Gross losses .....	18,547	22,730	30,730	29,153	22,760
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	8,512	5,620	7,918	4,704	3,680
Net losses .....	10,035	17,110	22,812	24,449	19,080
Provision for loan and lease losses .....	11,637	95,904	114,745	35,324	22,520
Adjustments .....	0	0	0	0	0
Ending balance .....	130,850	116,109	129,248	37,315	26,440
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.36	0.15	91	0.38	0.12	91
Provision for loan and lease losses / Average loans and leases .....	0.14	-0.21	95	1.19	1.06	65	1.06	0.82	76	0.55	0.24	88	0.50	0.16	92
Provision for loan and lease losses / Net loan and lease losses .....	115.96	-65.12	80	560.51	587.54	67	503	487.86	69	144.48	130.58	68	118.03	182.69	41
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.18	1.32	39	1.05	1.58	18	1.16	1.58	27	0.37	0.83	13	0.63	0.94	16
Allowance for loan and lease losses / Total loans and leases .....	1.18	1.30	40	1.05	1.55	18	1.16	1.55	28	0.37	0.81	13	0.58	0.93	14
Allowance for loan and lease losses / Net loans and leases losses (X) .....	9.78	17.40	45	5.09	11.29	37	5.67	11.58	41	1.53	8.03	8	1.39	21.35	1
Allowance for loan and lease losses / Nonaccrual assets .....	288.59	330.05	54	235.89	301.93	51	345.35	299.17	68	52.39	218.72	8	413.32	285.36	76
ALLL / 90+ days past due + nonaccrual loans and leases .....	265.29	271.93	59	234.80	249.38	58	335.42	244.34	74	42.85	151.73	9	408.84	259.30	78
Gross loan and lease losses / Average loans and leases .....	0.22	0.20	62	0.28	0.35	53	0.28	0.34	53	0.45	0.28	79	0.51	0.15	95
Recoveries / Average loans and leases .....	0.10	0.08	67	0.07	0.07	57	0.07	0.07	61	0.07	0.08	55	0.08	0.05	73
Net losses / Average loans and leases .....	0.12	0.12	56	0.21	0.28	51	0.21	0.27	50	0.38	0.21	81	0.43	0.09	96
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses .....	27.70	25.09	64	19.28	24.77	43	27.16	33.98	44	20.67	36.22	26	60.60	51.25	71
Earnings coverage of net loan and lease losses (X) .....	23.19	26.30	58	9.18	20.97	43	9.50	22.91	42	4.65	24.40	19	4.96	29.27	20
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.02	38	0.02	0.04	46	0.01	0.04	40	0	0.01	32	0	0.01	30
Real estate loans secured by 1–4 family .....	-0.01	-0.01	47	0	0.01	44	0	0.01	46	-0.01	0.01	31	0	0.01	31
Revolving .....	0	-0.07	64	0	0.01	47	0	0.01	54	0.01	0.02	56	0	0.02	57
Closed-end .....	-0.01	-0.01	49	0	0.01	49	0	0	48	-0.01	0	28	0	0.01	29
Commercial real estate loans .....	0	0.04	30	0.03	0.06	51	0.02	0.07	41	0	0.01	38	0	0.01	41
Construction and land development .....	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.02	57
1–4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	0	54
Other .....	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	60
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential .....	0	0.05	29	0.04	0.08	49	0.03	0.11	40	0	0.02	38	0	0.02	39
Owner-occupied .....	0	0.01	32	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	43
Other .....	0	0.04	37	0.04	0.05	61	0.03	0.08	50	0	0.01	40	0	0.01	47
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans .....	0.05	0.19	34	0.03	0.46	15	0.04	0.47	16	0.34	0.37	58	0.04	0.18	34
Loans to individuals .....	0.35	0.72	35	0.78	1.25	46	0.71	1.13	47	1.04	1.17	54	1.32	0.71	82
Credit card loans .....		2.27			3.33			2.92			3.11				1.65
Agricultural loans .....	0	0.02	49	0	0.11	38	5.01	0.19	96	0.15	0.08	77	0	0.03	43
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0.53	0.09	92	0.69	0.14	93	0.71	0.15	91	0.37	0.15	82	0.40	0.28	78

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		88,068		115,430		92,396		79,448		48,670					
90+ days past due loans and leases .....		3,982		229		1,108		15,857		70					
Nonaccrual loans and leases .....		45,341		49,222		37,425		71,226		6,397					
Total past due and nonaccrual loans and leases .....		137,391		164,881		130,929		166,531		55,137					
Restructured 30–89 days past due .....		75		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		313		795		1,255		62		0					
Total restructured loans and leases .....		388		795		1,255		62		0					
30–89 days past due loans held for sale .....		0		0		0		0		864					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		864					
Restructured loans and leases in compliance .....		431		2,062		1,443		741		597					
Other real estate owned .....		738		17,630		14,486		2,889		2,685					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.80	0.29	91	1.04	0.37	91	0.83	0.39	86	0.78	0.43	85	1.07	0.32	96
90+ days past due loans and leases .....	0.04	0.09	56	0	0.13	26	0.01	0.12	33	0.16	0.15	69	0	0.03	35
Nonaccrual loans and leases .....	0.41	0.54	40	0.44	0.66	35	0.34	0.66	21	0.70	0.51	73	0.14	0.49	12
90+ days past due and nonaccrual loans and leases .....	0.45	0.68	32	0.45	0.84	28	0.35	0.85	15	0.86	0.71	68	0.14	0.54	12
30–89 days past due restructured .....	0	0.01	44	0	0.01	17	0	0.01	16	0	0.01	13	0	0.01	27
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured .....	0	0.12	7	0.01	0.14	9	0.01	0.13	12	0	0.14	10	0	0.10	6
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0.02	0	96
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.80	0.29	91	1.04	0.37	90	0.83	0.40	86	0.78	0.43	85	1.07	0.32	96
90+ days past due assets .....	0.04	0.09	55	0	0.13	24	0.01	0.12	31	0.16	0.15	69	0	0.03	35
Nonaccrual assets .....	0.41	0.55	40	0.44	0.67	35	0.34	0.67	21	0.70	0.53	73	0.14	0.49	12
30+ days past due and nonaccrual assets .....	1.24	1	71	1.48	1.25	69	1.18	1.29	55	1.64	1.19	78	1.21	0.88	76
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.26	0.40	31	0.27	0.52	23	0.20	0.52	17	0.51	0.44	63	0.11	0.39	13
90+ days past due and nonaccrual assets + other real estate owned .....	0.26	0.42	30	0.36	0.55	35	0.28	0.55	22	0.52	0.48	61	0.15	0.45	17
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.24	0.48	23	0.37	0.61	30	0.28	0.60	20	0.44	0.53	44	0.16	0.59	9
Allowance for loan and lease losses .....	35.60	67.85	25	59.35	66.38	51	41.28	66.66	29	200.61	115.41	87	36.61	95.97	18
Equity capital + allowance for loan and lease losses .....	4.43	4.12	63	6.60	5.10	72	4.97	4.97	55	8.17	4.28	88	1.38	5.09	9
Tier 1 capital + allowance for loan and lease losses .....	2.90	4.89	27	4.49	6.26	34	3.32	6.05	23	5.37	5.65	51	1.84	5.65	12
Loans and leases + other real estate owned .....	0.42	0.82	25	0.62	0.98	29	0.48	0.97	20	0.74	0.85	46	0.21	0.82	9

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.29	0.25	67	0.99	0.35	91	0.57	0.39	75	0.34	0.38	54	0.45	0.29	75
	90+ days past due .....		0.02	0.12	53	0	0.17	15	0.01	0.16	42	0.21	0.16	77	0	0.03	19
	Nonaccrual.....		0.61	0.60	60	0.44	0.70	38	0.41	0.76	31	0.78	0.46	81	0.05	0.48	7
Commercial and industrial	30–89 days past due .....		3.39	0.24	98	0.81	0.24	93	0.32	0.23	76	0.67	0.31	85	0.17	0.23	54
	90+ days past due .....		0.36	0.02	97	0	0.03	39	0.03	0.03	66	0.12	0.05	81	0	0.02	32
	Nonaccrual.....		0.04	0.65	7	0.81	0.80	58	0.26	0.75	21	1.24	0.83	74	0.03	0.61	16
Individuals	30–89 days past due .....		1.26	0.60	85	1.31	0.74	83	1.68	0.83	87	2.33	0.83	91	2.53	0.68	89
	90+ days past due .....		0	0.08	37	0.01	0.11	43	0	0.14	40	0	0.17	35	0	0.03	68
	Nonaccrual.....		0.13	0.17	55	0.23	0.24	62	0.21	0.28	56	0.31	0.17	71	0.35	0.15	83
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.39	0.11	86	7.26	0.15	98	18.63	0.17	98	3.01	0.24	97	0	0.11	34
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....		0	0.51	25	5.55	0.72	92	0	0.49	24	1.77	0.67	81	0	0.46	31
Foreign governments	30–89 days past due .....			0			3.73			0			0.07				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.17			0.04			0.09			0.03				
Other loans and leases	30–89 days past due .....		0	0.11	15	0	0.14	19	0	0.18	15	0.06	0.20	46	0	0.18	23
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....		0	0.13	20	0.05	0.19	51	0.04	0.15	50	0.04	0.13	50	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.33	0.36	58	0.95	0.51	81	0.95	0.65	78	0.50	0.67	46	0.10	0.52	10
1–4 family	30–89 days past due .....	0	0.25	17	0	0.36	16	0.03	0.33	52	0	0.31	14	0	0.04	22
	90+ days past due .....	0.58	0.76	44	0.65	0.91	45	0.62	0.89	43	0.48	0.73	40	0.03	0.61	5
Revolving	30–89 days past due .....	0.41	0.33	62	0.80	0.40	83	1.01	0.48	84	0.18	0.45	21	0.03	0.36	22
	90+ days past due .....	0	0.03	32	0	0.02	32	0.09	0.03	84	0	0.05	24	0	0.02	37
	Nonaccrual .....	1.24	1.05	74	0.84	1.28	56	0.71	1.13	46	1.08	1	72	0.08	0.35	32
Closed-end	30–89 days past due .....	0.33	0.36	58	0.96	0.52	80	0.95	0.65	78	0.54	0.70	49	0.12	0.54	16
	90+ days past due .....	0	0.27	18	0	0.41	17	0.03	0.38	49	0	0.35	16	0	0.05	24
Junior lien	Nonaccrual .....	0.53	0.71	41	0.63	0.89	48	0.62	0.87	44	0.42	0.70	36	0.01	0.64	7
	30–89 days past due .....	0.04	0.01	95	0.03	0.02	79	0.01	0.02	57	0.02	0.02	50	0.02	0.02	69
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual .....	0.09	0.04	81	0.14	0.05	86	0.16	0.04	92	0.06	0.04	67	0.01	0.03	42
Commercial real estate	30–89 days past due .....	0.27	0.16	78	1	0.21	96	0.42	0.26	75	0.27	0.18	76	0.57	0.16	92
	90+ days past due .....	0.03	0.01	82	0	0.02	25	0	0.02	23	0.29	0.03	97	0	0.02	31
	Nonaccrual .....	0.62	0.48	69	0.34	0.53	41	0.32	0.62	34	0.90	0.23	96	0.06	0.41	19
Construction and development	30–89 days past due .....	0	0.15	18	0	0.24	13	0.26	0.28	63	3.23	0.28	97	0.97	0.17	91
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
1–4 family	Nonaccrual .....	0	0.31	14	0	0.32	10	0	0.41	11	4.62	0.20	97	0	0.18	21
	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0.97	0.07	96
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	48
Other	Nonaccrual .....	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.04	37
	30–89 days past due .....	0	0.10	21	0	0.17	16	0.26	0.22	71	3.23	0.20	97	0	0.06	28
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual .....	0	0.25	15	0	0.26	12	0	0.35	12	4.62	0.17	97	0	0.10	25
Multifamily	30–89 days past due .....	0.09	0.09	71	1.66	0.09	97	0	0.09	22	0.10	0.08	72	0	0.03	36
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual .....	1	0.13	91	0	0.09	20	0	0.11	20	0	0.05	21	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0.38	0.12	87	0.80	0.21	90	0.58	0.23	83	0.18	0.14	68	0.99	0.17	96
	90+ days past due .....	0.05	0.01	85	0	0.02	30	0	0.02	26	0.40	0.03	97	0	0.02	34
Owner Occupied	Nonaccrual .....	0.41	0.58	49	0.47	0.68	48	0.45	0.80	40	0.99	0.28	95	0.12	0.52	27
	30–89 days past due .....	0	0.04	10	0.45	0.07	96	0.12	0.07	74	0	0.07	8	0.04	0.08	54
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0	38
Other	Nonaccrual .....	0.30	0.20	73	0.42	0.26	75	0.37	0.27	66	0.36	0.16	81	0.08	0.20	38
	30–89 days past due .....	0.38	0.07	91	0.35	0.13	81	0.47	0.14	86	0.18	0.07	83	0.95	0.07	98
	90+ days past due .....	0.05	0.01	89	0	0.01	33	0	0.01	33	0.40	0.01	97	0	0.01	39
	Nonaccrual .....	0.12	0.31	36	0.05	0.36	18	0.08	0.44	26	0.64	0.10	96	0.03	0.22	41
Farmland	30–89 days past due .....	0.23	0.13	81	1.18	0.24	89	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0	46
	Nonaccrual .....	0.96	1.06	70	0.64	1.49	48	0.72	1.13	54	0.64	0.84	57	0	0.49	27
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.03	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.26	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	624,976	688,117	688,117	688,117	579,969										
Retained earnings .....	291,342	211,644	231,280	195,511	102,164										
Accumulated other comprehensive income (AOCI) .....	4,526	27,556	24,786	-4,199	-9,294										
Common equity tier 1 minority interest .....	1,485,332	1,495,775	1,522,978	1,418,532	180,044										
Common equity tier 1 capital before adjustments/deductions .....	2,406,176	2,423,092	2,467,161	2,297,961	852,883										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	917,061	931,692	925,986	951,222	365,200										
Accumulated other comprehensive income-related adjustments .....	11,815	72,005	64,767	-10,970	-11,781										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,477,300	1,419,395	1,476,408	1,357,709	499,464										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,477,300	1,419,395	1,476,408	1,357,709	499,464										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,477,300	1,419,395	1,476,408	1,357,709	499,464										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	14,926	24,836	24,846	24,807	24,767										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	135,608	122,133	133,481	44,599	28,980										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	150,534	146,969	158,327	69,406	53,747										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	150,534	146,969	158,327	69,406	53,747										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,627,834	1,566,364	1,634,735	1,427,115	553,211										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,770,173	18,499,280	18,658,750	17,027,790	6,066,613										
Less: Deductions from common equity tier 1 capital .....	917,061	931,692	925,986	951,222	365,200										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	17,853,112	17,567,588	17,732,764	16,076,568	5,701,413										
Total risk-weighted assets .....	11,374,493	10,542,482	10,692,806	10,439,218	4,667,840										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.99	12.59	64	13.46	12.26	79	13.81	12.35	79	13.01	12.11	76	10.70	12.37	25
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A .....	12.99	13.31	53	13.46	12.97	70	13.81	13.08	72	13.01	12.78	63	10.70	13.03	16
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	14.31	15.21	40	14.86	15.12	54	15.29	15.23	58	13.67	14.36	45	11.85	14.48	9
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage .....	8.27	9.07	28	8.08	9.05	20	8.33	9.13	29	8.45	9.76	15	8.76	10.37	17
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70			8.72			7.41					

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0		-100.00	
Other insurance activities income .....		0			0			0			0			0		-100.00	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	99,635			97,048			97,702			95,573			58,380		2.67	115.96	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.46	19		
Premium income / Insurance activities revenue .....	2.90			2.06			2.84			7.32			0				
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			50				
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	6.20	11.72	29	6.32	11.07	33	6.08	11.03	32	6.85	11.51	35	11.10	13.70	35		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	221	0
Real estate loans.....	0	0	0	221	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	221	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0	0.88	31	0	0.87	31	0	1.25	31		0
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19				1.85
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03				
Commercial and industrial loans .....		0.86			0.43			0.64			0.29				3.83
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-100			-0.58	2	-100	-2.40	1		22.48	
Total selected assets.....		3.36			-100			2.65	3	-100	2.04	2		12.40	
Deposits .....		10.74			-1.43					3.46			10.36		-2.42

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities.....		132,418	354,910	272,966	678,163	1,222,996	-62.69	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		132,418	354,910	272,966	678,163	1,222,996	-62.69	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		4,062	11,850	10,156	17,661	24,862	-65.72	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		4,062	11,850	10,156	17,661	24,862		
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.70	1.91	1.43		3.94		20.27
1–4 family residential loans.....		0	0	0		0		0
Home equity lines.....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0.70	1.91	1.43		3.94		20.27
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases .....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		16.54	16.41	15.54		18.03		9.20
Home equity lines .....		1.09	1.50	1.41		1.97		2.03
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		33.77	26.18	27.42		25.98		45.65
Commercial and industrial loans .....		6.05	13.83	14.26		5.27		7.25
All other loans and leases.....		42.56	42.08	41.38		48.75		35.86

## Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	3.07	3.34	3.72	2.60	2.03		
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....	3.07	3.34	3.72	2.60	2.03		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0.27	0.83	0.69	1.30	4.98		
Total retained credit exposure and asset sale credit exposure .....	0.38	0.95	0.80	1.43	4.98		
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	6,562	12,756	14,341	36,878	51,197	-48.56	
Commcial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	6,562	12,756	14,341	36,878	51,197	-48.56	
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	640	2,216	1,323	3,115	5,767	-71.12	
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	640	2,216	1,323	3,115	5,767	-71.12	
Total past due securitized assets.....	7,202	14,972	15,664	39,993	56,964	-51.90	
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	1,594	8,165	9,384	22,605	33,202	-80.48	
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	1,594	8,165	9,384	22,605	33,202	-80.48	

## Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	4.96	3.59	5.25	5.44	4.19
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	4.96	3.59	5.25	5.44	4.19
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....	0.48	0.62	0.48	0.46	0.47
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.48	0.62	0.48	0.46	0.47
Total past due securitized assets percent of securitized assets .....	5.44	4.22	5.74	5.90	4.66
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....	1.61	3.07	3.44	3.33	2.71
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	1.61	3.07	3.44	3.33	2.71
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.33	0.96	0.95	0.54	0.12
Home equity lines .....	0.41	0.80	1.01	0.18	0.03
Credit card receivables .....					
Commercial and industrial loans .....	3.39	0.81	0.32	0.67	0.17
All other loans and leases .....	0.69	1.06	0.88	0.80	1.01
Total managed loans past due 30–89 days .....	0.85	1.12	0.94	1.07	1.73
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0.03	0	0
Home equity lines .....	0	0	0.09	0	0
Credit card receivables .....					
Commercial and industrial loans .....	0.36	0	0.03	0.12	0
All other loans and leases .....	0.02	0	0	0.19	0
Total managed loans past due 90+ days .....	0.04	0.02	0.02	0.17	0.10
<b>Total Past Due Managed Assets .....</b>	<b>0.89</b>	<b>1.14</b>	<b>0.96</b>	<b>1.25</b>	<b>1.83</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0	0	-0.01	0
Home equity lines .....	0	0	0	0.01	0
Credit card receivables .....					
Commercial and industrial loans .....	0.05	0.03	0.04	0.34	0.04
All other loans and leases .....	0.15	0.29	0.28	0.28	0.40
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.14</b>	<b>0.29</b>	<b>0.28</b>	<b>0.43</b>	<b>0.91</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Total income from subsidiaries .....	0	0	0	0	0	0	
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	0	0	0	0	0	0	
Total operating income .....	0	0	0	0	0	0	
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0	0	
Interest expense .....	0	0	0	0	0	0	
Other expenses .....	0	0	0	0	0	0	
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	0	0	0	0	0	0	
Income (loss) before taxes .....	0	0	0	0	0	0	
Applicable income taxes (credit) .....	0	0	0	0	0	0	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	0	0	0	0	0	0	
Equity in undistributed income of subsidiaries .....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
Bank subsidiaries .....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
Nonbank subsidiaries .....	0	0	0	0	0	0	
Subsidiary holding companies .....	0	0	0	0	0	0	
Net income (loss) .....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
<b>Memoranda</b>							
Bank net income .....	60,062	16,133	35,769	22,092	40,824	272.29	296.74
Nonbank net income .....	0	0	0	0	0	0	
Subsidiary holding companies' net income .....	0	0	0	0	0	0	

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	920,844	100	927,317	100	944,183	100	879,429	672,839	-0.70	137.72	
Common and preferred stock .....	920,844	100	927,317	100	944,183	100	879,429	672,839	-0.70	137.72	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	0	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	920,844	100.00	927,317	100.00	944,183	100.00	879,429	672,839	-0.70	137.72	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0		
Other liabilities .....	0	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total liabilities .....	0	0	0	0	0	0	0	0	0		
Equity Capital .....	920,844	100	927,317	100	944,183	100	879,429	672,839	-0.70	137.72	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	0	0	0	0	0	0	0	0	0		
Common surplus .....	688,117	74.73	688,117	74.21	688,117	72.88	688,117	579,969	0.00	90.48	
Retained earnings .....	228,201	24.78	211,644	22.82	231,280	24.50	195,511	102,164	7.82	914.41	
Accumulated other comprehensive income .....	4,526	0.49	27,556	2.97	24,786	2.63	-4,199	-9,294	-83.58	24.89	
Other equity capital components .....	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	920,844	100.00	927,317	100.00	944,183	100.00	879,429	672,839	-0.70	137.72	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	8.46	12.52	14	2.35	6.29	13	3.88	7.29	16	2.81	9.68	7	6.35	11.03	6
Bank net income / Average equity investment in banks .....	8.48	12.35	15	2.37	6.43	13	3.90	7.45	14	2.90	10.51	5	6.29	11.56	3
Nonbank net income / Average equity investment in nonbanks .....		13.18			8.01			9.75			7.89				10.83
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55				9.40
Bank net income / Parent net income .....	100	96.45	35	100	87.60	28	100	88.16	31	100	82.22	35	100	104.73	20
Nonbank net income / Parent net income .....	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	0.99	23
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74				90.39
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	16.51	2	0	20.37	2	0	20.06	3	0	20.43	1	0	9.50	2
Total debt / Equity capital .....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	3.98	26
Total debt / Equity capital – excess over fair value .....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	3.94	26
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	3.76	28
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt .....	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	15.49	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	103.15	34	100	103.27	30	100	102.81	35	100	103.22	35	100	104.10	36
Total investment in subs / Equity capital .....	100	108.29	26	100	110.46	19	100	110.16	23	100	111.07	22	100	104.38	35
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.27	34	0	0.69	29	0	0.47	34	0	0.36	34	0	0.36	36
Equity investment in subs – equity cap / Net income-div (X) .....		0.85		0	2.31	1	0	1.82	1	0	1.22	1	0	1.18	1
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	0	152.56	1		128.63			136.59			177.68				113.37
Cash from ops + noncash items + op expense / Op expense + dividend .....		155.61			142.45			147.24			190.27				123.74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		94.59			140.42			134.08			116.34				108.88
Pretax operating income + interest expense / Interest expense .....		1,645.53			1,826.91			2,016.32			1,968.54				1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,896.20			1,413.95			1,539.23			1,632.83				1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	174.48	1		144.62			150.43			210.80				140.89
Fees + other income from subsidiaries / Salary + other expenses .....		12.03			14.76			13.95			16.52				3.76
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11				106.04
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04				0
Nonaccrual .....		1.04			0.80			1.03			0.54				0.70
Total .....		1.64			0.92			1.13			0.58				0.70
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	0.14	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0	49

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		69.90			84.44			81.10			57.84			87.25	
105.13	27.22	99	0	49.77	4	0	42.29	4	0	33.08	3	0	24.10	9	
Net income – dividends / Average equity.....	-0.43	9.25	0	2.35	3.19	36	3.88	4.14	47	2.81	6.46	11	6.35	8.12	28
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	160.45	8		130.19			132.17			178.13			131.90	
Dividends from nonbank subsidiaries .....	0	6.19	21		3.74			3.41			7.53			2.83	
Dividends from subsidiary holding companies.....	0	6.32	45		2.34			4.85			21.40			0	
Dividends from all subsidiaries .....	0	213.42	2		167.02			174.85			260.40			144.51	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.30	6	0	61.85	6	0	60.28	4	0	66.55	4	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.11	29
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	0	48.70	4	0	71.13	3	0	62.88	3	0	69.36	3	0	35.67	5
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		66.90			52.29			56.39			82.95			80.47	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			0.31	
Management and service fees from nonbank subsidiaries .....		0.66			0.93			0.86			1.92			0.17	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.06	
Operating income from nonbank subsidiaries .....		94.31			70.62			79.84			150.41			96.62	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		72.55			68			69.76			67.32			72.95	
Interest income from bank subsidiaries.....		0.27			1.03			0.63			0.80			0.55	
Management and service fees from bank subsidiaries .....		1.64			2.06			1.87			1.81			0.59	
Other income from bank subsidiaries.....		0.03			0.08			0.04			0.03			0.01	
Operating income from bank subsidiaries .....		82.68			80.80			82.20			78.80			89.39	
Dividends from nonbank subsidiaries .....		3.56			2.36			1.95			2.65			2.65	
Interest income from nonbank subsidiaries.....		0.20			0.90			0.73			1.19			0	
Management and service fees from nonbank subsidiaries .....		0.02			0.03			0.02			0.06			0	
Other income from nonbank subsidiaries.....		0.01			0.02			0.01			0.04			0	
Operating income from nonbank subsidiaries .....		5.69			5.80			4.70			7.29			3.33	
Dividends from subsidiary holding companies.....		2.13			1.41			2.53			4.52			0	
Interest income from subsidiary holding companies.....		0.01			0.16			0.11			0.20			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.40			4.22			4.56			6.08			0	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt .....		28.03			27.05			27.08			28.33			81.26	